

1 **CLAIMS**

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3 1. One or more computer readable media having stored thereon a
4 plurality of instructions that, when executed by one or more processors, causes the
5 one or more processors to perform acts including:

6 receiving, from a merchant server, an indication of a purchase a user is
7 attempting to make;

8 identifying a plurality of accounts corresponding to the user;

9 selecting a subset of the plurality of accounts to make available to the user,
10 the subset including only those accounts that can be used by the user to make a
11 purchase at the merchant server; and

12 presenting the subset of accounts to the user.

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14 2. One or more computer readable media as recited in claim 1, wherein
15 the plurality of accounts include one or more of: credit card accounts, debit card
16 payment accounts, gift certificate payment accounts, rebate payment accounts,
17 reward payment accounts, and cash payment accounts.

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19 3. One or more computer readable media as recited in claim 1, wherein
20 the accounts that can be used to make a purchase at the merchant server are those
21 accounts of a type identified by the merchant server as well as additional accounts
22 of a type that are mapped to an account type identified by the merchant server as
23 being useable.

1 4. One or more computer readable media as recited in claim 1, wherein
2 the accounts that can be used to make a purchase at the merchant server are those
3 accounts of a type identified by the merchant server as well as additional accounts
4 of a type from which funds can be added to an account of a type identified by the
5 merchant server.

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7 5. One or more computer readable media as recited in claim 3, wherein
8 the plurality of instructions further cause the one or more processors to perform
9 acts including receiving, from the merchant server, the identification of types of
10 accounts as part of the indication of the purchase the user is attempting to make.

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12 6. One or more computer readable media as recited in claim 1, wherein
13 the plurality of instructions further cause the one or more processors to perform
14 acts including:

15 receiving a user selection of one of the subset of accounts; and
16 forwarding, to the merchant server, payment information corresponding to
17 the selected account.

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19 7. One or more computer readable media as recited in claim 1, wherein
20 the plurality of instructions further cause the one or more processors to perform
21 acts including:

22 receiving a user selection of two or more of the subset of accounts;
23 allowing the user to combine funds from the selected accounts into a
24 combined account; and

1 forwarding, to the merchant server, payment information corresponding to
2 the combined account.

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4 8. One or more computer readable media as recited in claim 7, wherein
5 the plurality of instructions further cause the one or more processors to perform
6 acts including allowing the user to combine funds from one account that is not
7 identified by the merchant as acceptable with another account that is identified by
8 the merchant as acceptable.

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10 9. One or more computer readable media as recited in claim 1, wherein
11 the plurality of instructions further cause the one or more processors to perform
12 acts including:

13 receiving a user selection of one of the subset of accounts;
14 mapping payment information corresponding to the account to a format that
15 can be used to make a purchase at the merchant server; and
16 forwarding, to the merchant server, the mapped payment information.

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18 10. One or more computer readable media as recited in claim 1, wherein
19 the plurality of accounts are identified in an electronic wallet, and wherein the
20 plurality of instructions further cause the one or more processors to perform acts
21 including:

22 receiving, from the merchant server, a request for information not included
23 in the electronic wallet;
24 querying the user for the information;
25 receiving a response to the query;

returning the response to the merchant server as the requested information.

11. A method comprising:

presenting a plurality of accounts of different types to a user; and

allowing the user to transfer value from one of the plurality of accounts to another of the plurality of accounts.

12. A method as recited in claim 11, further comprising storing the plurality of accounts in an electronic wallet on a remote server.

13. A method as recited in claim 11, wherein the different types of accounts include two or more of: debit card payment accounts, gift certificate payment accounts, rebate payment accounts, reward payment accounts, allowance payment accounts, and cash payment accounts.

14. A method as recited in claim 11, wherein the allowing comprises allowing the user to transfer value from one of the plurality of accounts to another of the plurality of accounts while in the process of making an on-line purchase.

15. A method as recited in claim 14, wherein the allowing further comprises allowing the user to transfer value from an account that is not accepted by a merchant at which the on-line purchase is being made to an account that is accepted by the merchant.

1 **16.** One or more computer-readable memories containing a computer
2 program that is executable by a processor to perform the method recited in claim
3 11.
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5 **17.** A system comprising:
6 a wallet server to store a plurality of payment accounts for a user; and
7 a user interface component, coupled to the wallet server, to display the
8 plurality of payment accounts and to allow manipulation of the payment accounts
9 including transferring value from one payment account to another.

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11 **18.** A system as recited in claim 17, wherein the user interface
12 component comprises a web page.

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14 **19.** A method comprising:
15 receiving a request from a user to make a purchase using a particular type
16 of fund;
17 converting payment information corresponding to the particular fund to a
18 credit card format; and
19 communicating the converted payment information to a merchant for the
20 purchase.

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22 **20.** A method as recited in claim 19, wherein the particular type of fund
23 comprises a gift certificate.

1 **21.** A method as recited in claim 19, wherein the particular type of fund
2 comprises a rebate.

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4 **22.** A method as recited in claim 19, wherein the converting comprises
5 converting the payment information to the credit card format without the user's
6 knowledge.

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8 **23.** A method as recited in claim 19, wherein the converting comprises
9 converting the payment information to a Visa® credit card format.

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11 **24.** A method as recited in claim 19, wherein the communicating
12 comprises communicating the converted payment information to the merchant
13 without any indication of the conversion from the particular type of fund.

14
15 **25.** One or more computer-readable memories containing a computer
16 program that is executable by a processor to perform the method recited in claim
17 19.

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19 **26.** A method comprising:
20 maintaining a plurality of different types of payment accounts for a user;
21 and
22 allowing the user to transfer payment information stored in the payment
23 accounts to merchants to make purchases.

1 **27.** A method as recited in claim 26, wherein the types of payment
2 accounts include one or more of: debit cards, gift certificates, rebates, allowances,
3 and cash.

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5 **28.** A method as recited in claim 26, wherein the maintaining comprises
6 maintaining the plurality of different types of payment accounts at a remote server.

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8 **29.** A method as recited in claim 26, further comprising allowing the
9 user to transfer funds between different ones of the plurality of different types of
10 payment accounts.

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12 **30.** A method as recited in claim 26, further comprising allowing
13 additional funds to be added to a payment account.

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15 **31.** A method as recited in claim 30, wherein allowing additional funds
16 to be added to the payment account comprises allowing additional funds to be
17 added to the payment account by the user.

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19 **32.** A method as recited in claim 30, wherein the plurality of different
20 types of payment accounts are maintained in an electronic wallet, and further
21 comprising:

22 receiving a request from a merchant for information that is not included in
23 the electronic wallet;

24 obtaining the requested information from the user;

25 returning the requested information to the merchant.

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2 **33.** One or more computer-readable memories containing a computer
3 program that is executable by a processor to perform the method recited in claim
4 26.
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6 **34.** One or more computer readable media having stored thereon a
7 plurality of instructions that, when executed by one or more processors, causes the
8 one or more processors to perform acts including:
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10 maintaining a gift certificate account including payment information
11 corresponding to the gift certificate account;

12 presenting, to the user, the gift certificate account as a gift certificate; and

13 presenting, to a merchant, the gift certificate account as a credit card.
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